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Gray, J. C.

Self-help for the people

Manchester

1907

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Self-Help for the **People:**

A BRIEF REVIEW

OF SOME OF THE

BENEFITS WHICH CO-OPERATION

HAS CONFERRED ON THE

WORKING CLASSES.

BY

J. C. GRAY

(General Secretary, Co-operative Union Limited).



MANCHESTER :

ISSUED BY THE CO-OPERATIVE UNION LIMITED, 2, NICHOLAS CROFT.

—
1907.

Self-Help for the People.

DURING the last forty-three years the Co-operative Societies of Great Britain have done **trade** to the amount of **£1,500,000,000** sterling, which trade has resulted in a profit of **£150,000,000** sterling.

The **profit of £150,000,000** belongs to the members of the Co-operative Societies, and is divided amongst them **in proportion to their purchases** from the societies.

The **members** now number **2,260,000**, mostly heads of families.

The total **capital** at this date invested in the Co-operative Societies of Great Britain in shares and loans is **£38,000,000**.

The **annual profit** of the trading transactions of the Co-operative Societies amounts to over **£10,000,000**. Out of this amount over £60,000 is given for **educational** work, and about £46,000 to **charitable** purposes.

Let us note

A few of the Benefits which Co-operation has conferred on the working classes of Great Britain.

1. **INCREASE OF SPENDING POWER.**—The average *dividend*, or division on purchases to members, of Co-operative Societies is *about 2s. 3d. in the £.* It will be seen that if a person's purchasing power, in respect to the wages he receives from his employer, is under ordinary trading arrangements only £1 per week, it is greatly to

his advantage to be a member and deal at the Co-operative Society's stores, because his £1 then becomes enhanced in value to the extent of the 2s. 3d. returned in dividend when the profits of the society are distributed.

2. ENCOURAGEMENT TO THRIFT AND SAVING.—Many persons who have never been able to *save* out of their very limited incomes, when they find that a certain amount of money is due to them from the Co-operative Society as their proportion of profit on their trading, are made aware for the first time of *an easy method of saving* and accumulating capital. In a well-managed society they pay no more for their goods than they would to an ordinary trader, and yet they find themselves at the end of the quarter in possession of a sum of money which has been gained for them by this system of co-operative trading. The most thoughtful among co-operators, who for the first time find themselves in possession of this dividend, resolve at once to save and accumulate their profits. There are many instances of co-operators, heads of large families, who have never paid into their societies more than the 1s. required as entrance fee, who have allowed their profits to accumulate until they have now £200 invested as capital in their societies.

3. INCREASE IN COMFORTS AND LUXURIES OF LIFE.—It will be noticed that the total profits made by Co-operative Societies amount to £150,000,000, and that about £38,000,000 remains invested in the societies. This means that £112,000,000 has been distributed amongst co-operative members. It is impossible to estimate what this distribution of £112,000,000 means in the homes of working men—a higher standard of life, better houses, better furniture, more food, better clothing, greater leisure, and more culture.

4. PURE AND UNADULTERATED GOODS.—Another great advantage obtained by the working classes through the instrumentality of Co-operation is that of being able to obtain pure and unadulterated articles of food. In the days when co-operation was commenced, this advantage was even more apparent than it is now, as people had

then often to pay very dearly for very bad and unwholesome food. At the present time, when the laws against adulteration are more strictly enforced, we find numerous instances, especially in poor districts, of traders being prosecuted and fined for selling impure goods. In a Co-operative Society there is no inducement to fraud of this kind, because all the profits go to the members, and they would not be so foolish as to charge themselves dearly for bad goods simply in order to make a larger profit to return to themselves.

5. SANITARY AND HEALTHY DWELLINGS.—Now and always there has been a great outcry in regard to the wretched housing accommodation provided for the working classes. Co-operation has done much to remedy the evil. It is not possible to give complete information in regard to the housing accommodation provided by Co-operative Societies in Great Britain, because so many societies have neglected to give any particulars as to their operations in this direction. But from a return published by the Co-operative Union in 1902 it appears that 334 societies have built 37,267 houses for their members, at a cost of £8,127,155. Of these houses 29,020 have been purchased and are now owned by the members, and 8,247 remain the property of the societies, and are rented to the members who occupy them. There are thousands of cases where members, who, in their wildest dreams, could never have hoped to own their own house, are now dwelling in their own property through the help given to them by co-operation.

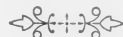
6. EDUCATION.—The money granted by the Co-operative Societies for *Educational* purposes is utilised in various ways. Lecture-rooms and libraries are established where members and their children may assemble to hear the best lecturers and to read the best books. Classes are formed for the study of all kinds of subjects connected with the social and industrial life of the people. By this means they are encouraged to take an intelligent interest in all that concerns the welfare of the community. Many co-operators date their first introduction to a higher life and a better understanding of their duties and

responsibilities as citizens to their attendance at the reading-rooms, libraries, and lecture-rooms of a Co-operative Society. Many youths have received their first impulse to progress and success in life in the classes organised by Co-operative Societies for the study of science and art and the various other subjects included in our educational programme.

7. ADMINISTRATIVE AND BUSINESS TRAINING.—Another important benefit conferred by Co-operation on the working classes is the training which it gives them in business affairs. Realise for one moment what it means, as regards training the intelligence of the people, to have in connection with 1,600 societies, about 20,000 men, drawn entirely from the working class, meeting in committees *each week* for the management and control of the immense business responsibilities committed to their care. The great Co-operative Wholesale Society with its trade of over £20,000,000 a year is managed entirely by working men. Then, extending this idea still further, imagine what enormous good must result from the assembling together of members in their quarterly, half-yearly, and annual meetings where the balance sheets and reports of the committees are discussed. It is calculated that at least 250,000 men and women meet four times each year in the meetings of the Co-operative Societies for the purpose of discussing business and other matters pertaining to their welfare.

8. SHORTER HOURS OF LABOUR AND THE MOST IMPROVED CONDITIONS OF WORK.—Both in the distributive stores and the productive workshops co-operators have taken the lead in promoting shortened hours of labour and the best conditions for the worker. The Co-operative Stores were the first to commence the half holiday in shops. In every Co-operative Society the employés have a *half-day holiday* each week, and many of the stores limit the hours of labour to 48 per week. The productive societies, in addition to sharing profits with the workers, have always insisted on paying the highest rate of wages, and have also provided the best workshops for the convenience of their workpeople.

9. ADVANTAGE TO WORKERS GENERALLY.—Though not strictly a part of the Co-operative programme, attention may also be called to the immense power which is placed in the hands of the workers of Great Britain who have connected themselves with Co-operative Societies. It has been previously noticed how great are the accumulations of capital in the Co-operative Societies, amounting in all to £38,000,000. Suppose the workers in any industry are dissatisfied with the conditions of their employment and they belong to a trade union, and the trade union decides that a strike is necessary in the interests of the workers, the capital which these workers have invested in their Co-operative Societies proves an invaluable adjunct to the machinery of their trade union. Cases have been known where workers, who had real grievances in regard to their employment, have been enabled to hold out against the demands of the capitalist, and have obtained redress of their grievances, mainly through the advantage they possessed of being able to draw upon their co-operative capital in case of need. A worker who has £200 invested in a Co-operative Society can live on his capital for some time, and is in a much better position to arrange equitable terms with his employer than one who has no capital to fall back upon.



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